



## **Workers' Compensation Claims Guidance**

The Texas Council Risk Management Fund (FUND) is here for you in the event of a workplace injury or illness. As an employer, what are the first two steps you need to take? The following are the recommended actions for the best outcomes for your employees.

### **Step 1: Get care**

In the event of a workplace injury or illness, make sure your employee gets immediate care.

Members' injured employees are required to seek medical treatment from the Alliance's provider list of treating physicians. A complete list is available online at <http://www.pswca.org>.

In case of an emergency, injured workers can go to the nearest emergency room; emergency care does not need to be approved in advance. Emergency care is covered under workers' compensation.

### **Step 2: Report the injury**

Our online workers' compensation claims reporting tool Claims Opening Wizard (iCOW) gives Fund members an easy way to submit workers' compensation claims.

If a member cannot use the online claim submission tool, they can also submit a completed claim form (DWC-1) by emailing them to [OSCTexas@yorkrsg.com](mailto:OSCTexas@yorkrsg.com).

Reporting is the first step in getting us to work for you. Report the injury as soon as possible so that a specialized adjuster can begin to gather any additional details needed to determine eligibility and benefits and assist with getting all necessary care. Once the claim is reported and assigned to an adjuster, the employer or injured worker can directly call their adjuster at the FUND (1-800-580-6467) for assistance related to an on-the-job injury.

The steps are the same for getting care after hours or during holidays. If pain escalates through the night or over the weekend and you feel you need immediate care, go to the emergency room for medical attention and care. Certainly, you should seek immediate medical attention for any potentially life-threatening injury or illness. Again, this emergency care will be covered under workers' compensation if the treatment relates to an on-the-job injury. Be sure to report the injury on the next business day.